

South Street Baptist Church
Exeter and Brampford Speke



Annual Report

and

Receipts and Payments Accounts

for the year to
31 December 2021



Trustees' Annual Report for the period

Period start date

Period end date

From

1st January 2021

To 31st December 2021

Section A

Reference and administration details

Charity name South Street Baptist Church Exeter and Brampford Speke

Other names charity is known by

Registered charity number (if any) 1133068

Charity's principal address 3, Palace Gate, Exeter.

Postcode EX1 1JA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Revd Simon Taylor	Minister		
2	Revd Ross Maynard	Minister		
3	Mary Ellis	Church Secretary		
4	Peter Jackson	Church Treasurer		
5	Heather Parkinson	Deacon		
6	Lynn Bailey	Deacon		
7	Elizabeth Vizard	Deacon		
8	Alice Maynard	Deacon	Until August 2021	
9	Kay Rattenbury	Deacon	Until October 2021	
10	Joanna Ingham	Deacon	From October 2021	
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

The Church's Constitution adopts the model Governing Document prepared by the Baptist Union Corporation for use by the denomination. The Church's property assets are held in trust by the Baptist Union Corporation.

How the charity is constituted
(eg. trust, association, company)

The Church is an unincorporated association, with Managing Trustees appointed by a meeting of its members.

Trustee selection methods
(eg. appointed by, elected by)

The Managing Trustees are appointed by a meeting of Church Members.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

PURPOSE

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

BELIEFS

As a Member of the Baptist Union the Church subscribes to the Union's Declaration of Principle:

"That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Ghost, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures, was buried, and rose again on the third day'.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world".

ACTIVITIES

- Regular public worship, prayer, Bible study, preaching and teaching.
- Baptism, as defined in the paragraph above.
- The Communion of the Lord's Supper on a frequent and regular basis
- Giving and encouraging pastoral care
- Nurture and growth of Christian disciples
- Evangelism and mission locally, regionally, nationally and internationally
- Teaching, encouraging, welcoming and including young people.
- Service to the local community
- Encouraging and supporting charitable social action locally, in the UK and abroad
- Encouraging relationships with and supporting Baptists and other Christians.

PUBLIC BENEFIT

In conducting the affairs of the Church, the Diaconate consider the Charity Commission's guidance on public benefit in relation to the advancement of religion. In particular, we offer to all people with whom we come into contact:

- Worship and prayer – through weekday activities as well as Sunday services.
- Pastoral care – particularly for our own Church Family, but also for other needy folk.
- Outreach work – through a range of activities to spread the Christian message.
- Missionary work – supporting our own Church member working in Burkina Faso, and also the work of the BMS World Mission, Christian Aid, etc

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Managing Trustees have read the Charity Commission guidance and taken it into account in the running of the Church, and in preparing this Annual Report.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Main Achievements

During 2021 we gradually set aside most of the restrictions that had been necessary to keep each other safe during the Covid pandemic. Our worship was again able to be held in the church building, but we had learned that there are a number of people who watch this online who are not able to join us on site. We therefore established a small team who video the service and then edit it to go on our YouTube site a few days later. Also following on from our experience during lockdown, we now send a CD recording of each service to around 20 people who do not have internet access. Thus although the numbers in the building on a Sunday morning may be lower than in previous years we are aware that we are in contact with a considerable number of others as well who are worshipping with us, even if not simultaneously.

Worship does not only happen on Sunday mornings, however. The group named OPEN meets online on a Sunday evening, and has established a pattern which works well for these particular worshippers. There is an element of worship in many other activities which the church runs during the week. Dove Church and the three different Bible Study groups combine pastoral care, learning and worship as they meet together. Dove Café now has a Quiet space in one corner, and prayers are offered before it opens each week. Anyone is able to go to the Quiet Space at any time during the morning as well, and a number of our regular customers take advantage of this chance for contemplation. A new venture is called Renew Refresh, and is based around the principles of the Renew Wellbeing movement. Those who attend can spend a quiet couple of hours in craft activities, jigsaws, board games, or whatever will help them to find peace amidst the confusion of their lives.

The Palace Gate Centre has bounced back after being closed completely for the first time in its history. Most of the support groups which meet in our rooms are now back to full functioning, providing a welcoming space in which to open their hearts to each other. Larger groups such as the choirs took longer to feel safe to return to meeting, but by the end of the year, the timetable was full again. Our permanent tenants are having more trouble in picking up clients again, as many still prefer to interact online. Both the Palace Gate Counselling Service and Cruse have been slow to make much use of the rooms which they rent from us, and the Early Years Alliance has decided to concentrate entirely on home working, vacating their rooms at the top of our building.

Part-way through 2021, Simon Taylor announced that he would be stepping down from the full-time ministry with us in which he had been employed for nearly 12 years, as he was to become the Free Church Chaplain at Exeter University. There was relief in many minds when he offered to continue to be involved in our work for a little over one day a week. With Ross Maynard having his commitment increased to full-time we have a team of three (including Peter Woolway, the Pastoral Assistant) who lead us forward; they were inducted into this new arrangement in September by Revd Carl Smethurst, the Regional Minister who had guided the church during the debates about the new structure.

Financial Performance

Throughout another eventful year, congregational giving to the Church was maintained at a consistent level in excess of its budget - mostly by monthly bankers' order. This also reflected in a higher than budget amount of Gift Aid being claimed.

Once the Church was able to reopen for worship, the amount of cash donations remained at a low level, with counting and banking now being carried out once per fortnight. A QR symbol is now prominently displayed, though the number of online donations via this method is disappointingly small at this stage.

But the Church benefitted from a generous legacy of £40,000 from a former Church member. Income from the Church's charitable investments was also higher than in 2020, and it was not necessary to sell any investments during the year.

Early in the year, Revd Ross Maynard, one of our ministers undertook some chaplaincy work at Langdon Hospital, for which the Church received a payment of £2,695. From 1st September, the reshaping of our Ministerial Team involved considerable financial repercussions, when he became our full-time minister, and Revd Simon Taylor moved to a part-time contract for the Church (which receives payments from the new Free Church Chaplaincy Management Group for his chaplaincy work at the university). The third member of the Team continues providing dedicated pastoral care, with his small team - which makes such a vital contribution to Church life.

The Church's liability for its share of the Baptist Ministers' Pension Scheme deficit as at 31st December 2021, was £34,600).

Spending of £1,757 on CDs and the postage required to send them to over 20 people each week is a new expense; these recordings of our services were a great blessing during the pandemic, and are still highly valued - especially for folk who can no longer get to Church, or who live at distance from Exeter.

The first User Group resumed the use of its facilities in the Palace Gate Centre early in 2021 - a Pre-School children's organisation. Then, from the summer onwards, there was a gradual return of most of the many mutual support groups, choirs, and other organisations that used the Centre prior to the pandemic. The Centre Manager has an excellent relationship with their leaders, and also has been successful in welcoming some new organisations who are now using the Centre, and also the Church.

On the other hand, one of our office tenants had to withdraw last summer, and there are currently still problems in preparing their former accommodation for future use. Other charities with office/consulting rooms in the Centre are really struggling in today's post pandemic conditions - worrying times for them and for the Centre management.

The Centre staff were supported for much of the year by the £6,440 from the Government's Furlough Scheme; since August, three long-standing staff members are covering the Centre's present workload.

During 2021, a new heating system was installed in our Brampford Speke Chapel, the Centre's lift was overhauled, and emergency repairs were carried out to one of the Centre's flat roofs. Apart from these fairly significant property costs, restricted use of the Church and Centre during the earlier months of the year meant that routine maintenance and energy costs were rather less than in a normal year. The balance sheet at the end of December, includes a reserve earmarked for two substantial projects delayed by the pandemic, and which will now be carried out in 2022.

Brief statement of the charity's policy on reserves

Restricted Funds and Earmarked Reserves are held in trust to be spent in accordance with their donors wishes – several of them cannot be used in the year in which the funds have been received; these are retained until they can be used for their intended purpose.

The substantial Ministry Fund is invested to generate income to help to finance the Church's team ministry, though the progressive sale of some of the investments is likely to be necessary in the future.

Details of any funds materially in deficit

None are materially in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Mary E. Ellis	
Full name(s)	Mary Elizabeth Ellis	Peter Croft Jackson
Position (eg Secretary, Chair, etc)	Church Secretary	Church Treasurer
Date	12/6/2022	

SOUTH STREET BAPTIST CHURCH EXETER AND BRAMPFORD SPEKE

RECEIPTS AND PAYMENTS ACCOUNT - YEAR ENDED 31 DECEMBER 2021

Charity Number **1133068**

SECTION A

	Unrestricted	Restricted	Endowment	2021	2020
<u>A1 RECEIPTS</u>					
Offerings	58694			58694	57956
Annual Thankoffering		6204		6204	8735
Gift Aid Tax Rebates	14538			14538	13620
Miscellaneous Donations	755	1669		2424	1200
Legacies & Gifts In Memoriam	40490			40490	0
Investment & Deposit Income	6	16496		16502	16850
Donations for External Mission		3366		3366	1860
Donations for Kate Royal in Burkina Faso		2600		2600	2319
Miscellaneous Receipts	2836			2836	490
Office Rents	20642			20642	15693
Charges to Centre Users	18941			18941	20911
Dove Café Net Takings	445			445	887
Manse Rent	9451			9451	9451
Donations to Palace Gate Centre	1320	4031		5351	4769
Free Church Chaplaincy contribution	2158			2158	
Insurance Claim	420			420	
	170696	34366		205062	154741

A2 ASSET AND INVESTMENT SALES, etc

2020 Receipts re 2021	-250			-250	
Deposit Account withdrawals	0			0	
Total 2021 Receipts	170446	34366		204812	154741
Total contras				61340	50052
Internal Loan				10000	10000
Receipts in Advance					250
Total Receipts during the year				276152	215043
2020 Receipts in Advance					
Cash & Bank balances at 1/1/21				54077	51382
Cash Book Totals - Adjusted to Receipts & Payments				330229	266425

SOUTH STREET BAPTIST CHURCH EXETER AND BRAMPFORD SPEKE

RECEIPTS AND PAYMENTS ACCOUNT - YEAR ENDED 31 DECEMBER 2021

A3 PAYMENTS

	Unrestricted	Restricted	Endowment	2021	2020
Ministerial Remuneration	59490	16496		75986	71274
Preaching Fees	519			519	519
Worship Materials/Flowers & Fees	711	975		1686	1686
Youth Services	189			189	189
Miscellaneous Ministry	1708			1708	1708
Administration Expenses	5217			5217	5217
New Equipment Purchases	600	2249		2849	
Donations to Other Mission Organisations	13560	4790		18350	18350
Kate Royal in Burkina Faso		2787		2787	2787
Palace Gate Centre Staff Pay	35251			35251	35566
Dove Café Running Costs	51			51	
Miscellaneous Mission Expenses	0			0	119
Rents for the Manses	20751			20751	20791
Council Tax	3766			3766	3806
Repairs & Maintenance of Buildings	7385			7385	12976
Service Contracts	1600			1600	1259
Lighting, and Heating	6867			6867	8562
Water Charges	2468			2468	3204
Cleaning Materials & Domestic Equipment	1352			1352	1812
Insurance	4728			4728	4632
Telephone, Internet and Postage	1395			1395	1353
Professional Fees	0			0	
Miscellaneous Expenses	121			121	
	167729	27297		195026	195810

A4 ASSET AND INVESTMENT PURCHASES

Debtor					113
Contras				63170	39834
Internal Loan					10000

Cash Book Totals - Adjusted to Receipts & Payments

258196	245757
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NET RECEIPTS/PAYMENTS

(276152 - 258196 = 17956)

17956 -26999

A6. CASH FUNDS LAST YEAR END

54077 81076

CASH FUNDS THIS YEAR END

72033 54077

SOUTH STREET BAPTIST CHURCH EXETER AND BRAMPFORD SPEKE

RECEIPTS AND PAYMENTS ACCOUNT - YEAR ENDED 31 DECEMBER 2021

ASSETS

B1. CASH FUNDS

	2021	2020
Cash	193	238
Bank Accounts		
CAF Current Accounts	69676	51381
Baptist Union Corporation Deposit Accounts	2464	2458
COIF Deposit Accounts		
	<u>72333</u>	<u>54077</u>

B2. OTHER MONETARY ASSETS

Debtors - Church (unrestricted)	553	1807
(restricted)	221	130
- Centre (unrestricted)	8935	3344
(restricted)		705
	<u>9709</u>	<u>5986</u>

B3. INVESTMENT ASSETS

Charity Sector Unit Trusts at cost		
Ministry Fund	348894	348894
Franklin M Sleeman Fund	17000	17000
	<u>365894</u>	<u>365894</u>

B4. ASSETS RETAINED FOR THE CHARITY'S OWN USE

Church Property - Insured value at 24/6/2021	<u>4476848</u>	<u>4393374</u>
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B5. LIABILITIES

Creditors due in the short term		
Church (unrestricted)	965	1563
(restricted)	1731	195
Centre	2613	2105
	<u>5309</u>	<u>3863</u>

Contingent Liabilities

Defined Benefit Pension Scheme Deficit at 31/12/21	<u>34600</u>	<u>52400</u>
	<u>34600</u>	<u>52400</u>



Independent Examiner's Report on the Accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of

On accounts for the year ended

Set out on pages

Respective responsibilities of trustees
and examiner

Basis of independent examiner's
statement

Independent examiner's statement

South Street Baptist Church Exeter & Brampford Speke

31 December 2021

Charity no 1133068

1 - 9

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention ~~(other than that disclosed below *)~~

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met ; or
 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.
- Please delete the words in the brackets if they do not apply.

Signed:

Name:

G. L. CULSHAW

Relevant professional
qualification(s) or body (if any):

Address:

Date:

17 October 2022

Graeme Leslie Culshaw

B.Sc

3, The Glebe, Thorverton, Exeter